



# Texas Capital Bank

## Preferred Pricing

<sup>1</sup>Preferred Customer is evaluated daily at the start of day. Preferred Customer status eligibility is determined by the overall combined relationship balance of accounts when owner or related customer is listed as a Primary, Joint, Minor, beneficiary, trustee, authorized signer, signator or executor, or is subject to tax obligations. The best available rate is determined by the highest tier of any owner or related customer. Preferred Customer status will be analyzed daily and will change in relation to the total relationship balance at the start of the day. Transaction accounts (Checking, Savings, Money Markets): Balance is defined by each day's aggregated balance and the number of days within the current statement cycle (i.e., "average monthly balance"). For time accounts (Certificates of Deposit): Balance is defined as the current balance for the day of the evaluation. For Investment accounts: Balance is defined as the current balance received from the prior day's file. Accounts held on the Raymond James platform, Fidelity platform, and Retirement Account balances will be considered for relationship balances.

<sup>2</sup>Preferred Pricing will be analyzed at the start of every monthly interest cycle and will be locked for the duration of the given monthly interest cycle for the existing products you have. For new accounts opened within a given month, your Preferred Customer status on the day of account opening will determine which rate you will receive for the new product. For Checking, Money Market and Savings accounts, the customer segment you are in on the day you open your account will set the preferred rate for the first monthly interest period, then gets re-evaluated with each upcoming interest period. For time deposits, your rate will be locked through the maturity of the product. Earned Interest will be credited at the statement cycle date based on the relationship tier eligibility of the owner from the prior statement cycle.

<sup>3</sup>All Annual Percentage Yields (APYs) and Interest Rates shown are offered on accounts accepted by Texas Capital Bank and effective per the date shown above, unless otherwise noted. APYs represent the yield on a 365-day basis including the effect of compounding and interest reinvestment. Fees may reduce earnings on accounts.

## PREFERRED PRICING

As part of our Preferred Pricing benefit, customers enjoy incremental Interest and Annual Percentage Yield (APY) rate increases above the base rate for each product, based on your combined relationship balances with Texas Capital Bank.<sup>1</sup>



PRODUCTS	AWARDED RATE INCREMENTS									
	\$1.00 – \$499,999.99		\$500,000.00 – \$2,999,999.99		\$3,000,000.00 – \$9,999,999.99		\$10,000,000.00 – \$24,999,999.99		\$25,000,000.00 +	
Preferred Pricing Tiers <sup>2</sup>										
Interest Rates & APY <sup>3</sup>	Interest Rate	Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Star Plus Checking	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%	0.30%	0.30%
Star Reserve Checking	0.20%	0.20%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%
Family Office Star Reserve Checking	0.20%	0.20%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%
Star Money Market										
Family Office Star Reserve Money Market										
\$500.00 – \$24,999.99	3.20%	3.25%	3.30%	3.35%	3.60%	3.67%	4.30%	4.39%	4.50%	4.60%
\$25,000.00 – \$99,999.99	3.20%	3.25%	3.30%	3.35%	3.60%	3.67%	4.30%	4.39%	4.50%	4.60%
\$100,000.00 – \$249,999.99	3.20%	3.25%	3.30%	3.35%	3.60%	3.67%	4.30%	4.39%	4.50%	4.60%
\$250,000.00 – \$499,999.99	3.20%	3.25%	3.30%	3.35%	3.60%	3.67%	4.30%	4.39%	4.50%	4.60%
\$500,000.00 – \$999,999.99	3.90%	3.98%	4.00%	4.08%	4.30%	4.39%	5.00%	5.13%	5.20%	5.34%
\$1,000,000.00 – \$2,999,999.99	3.90%	3.98%	4.00%	4.08%	4.30%	4.39%	5.00%	5.13%	5.20%	5.34%
\$3,000,000.00 – \$24,999,999.99	3.90%	3.98%	4.00%	4.08%	4.30%	4.39%	5.00%	5.13%	5.20%	5.34%
\$25,000,000.00 +	4.00%	4.08%	4.10%	4.18%	4.40%	4.50%	5.10%	5.23%	5.30%	5.44%
Star Savings	2.10%	2.12%	2.30%	2.33%	2.40%	2.43%	2.60%	2.63%	2.70%	2.74%
Shooting Star Savings	2.10%	2.12%	2.30%	2.33%	2.40%	2.43%	2.60%	2.63%	2.70%	2.74%
Star CDs										
30-day term	1.00%	1.00%	1.20%	1.20%	1.30%	1.30%	1.50%	1.50%	1.60%	1.60%
90-day term	4.50%	4.60%	4.70%	4.81%	4.80%	4.92%	5.00%	5.13%	5.10%	5.23%
180-day term	4.60%	4.71%	4.80%	4.92%	4.90%	5.02%	5.10%	5.23%	5.20%	5.34%
12-month term	4.26%	4.35%	4.46%	4.56%	4.56%	4.67%	4.76%	4.87%	4.86%	4.98%
18-month term	3.80%	3.87%	4.00%	4.08%	4.10%	4.18%	4.30%	4.39%	4.40%	4.50%
24-month term	3.55%	3.61%	3.75%	3.82%	3.85%	3.92%	4.05%	4.13%	4.15%	4.24%
36-month term	0.35%	0.35%	0.55%	0.55%	0.65%	0.65%	0.85%	0.85%	0.95%	0.95%
48-month term	0.35%	0.35%	0.55%	0.55%	0.65%	0.65%	0.85%	0.85%	0.95%	0.95%
60-month term	0.35%	0.35%	0.55%	0.55%	0.65%	0.65%	0.85%	0.85%	0.95%	0.95%

Incremental increases are effective 8/1/2023 and are subject to change at any time without notice.